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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Trade application of:

MICHAEL J. CAVARETTA

Serial No.: TO BE ASSIGNED

Filed: HEREWITH

For: SATISFACTION PREDICTION MODEL FOR CONSUMERS

Attorney Docket No.: FMC 1382 PUS / 201-0222

101065.410

3622

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.97(b)(1)**

Box Patent Application
Commissioner for Patents
United States Patent and Trademark Office
Washington, D.C. 20231

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Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and § 1.97-1.98, the references listed and identified on the attached Form PTO/SB08B are being submitted herewith for consideration by the Examiner. This Statement is being filed in accordance with 37 C.F.R. § 1.97(b)(1).

While this Statement is being filed in compliance with the duty of disclosure, citation of the attached references is not to be construed as an admission that any of the references are "material" as defined under 37 C.F.R. § 1.56(b).

A copy of each reference listed on the attached Form PTO/SB08B is included herewith. Consideration and entry into the record of these references is respectfully requested.

Respectfully submitted,

MICHAEL J. CAVARETTA

Date: September 3, 2002

By:


JOHN S. Le ROY

Reg. No. 48,158

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10/065410

Customer No. 28395

PATENT



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Cavaretta

Serial No: 10/065410

Filed: 10/16/2002

Title: SATISFACTION PREDICTION MODEL FOR MOTOR VEHICLE BUYERS

Assistant Commissioner for Patents
Washington, D.C. 20231

CERTIFICATE OF MAILING (37 C.F.R. § 1.8(a))

Sir:

Enclosed please find Information Disclosure Statement and Prior Art for the above-referenced electronically filed application. I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, DC 20231 on October 16, 2002 by Mary Ann Tobey

Mary Ann Tobey.

Mary Ann Tobey
Ford Global Technologies, Inc.
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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~~HEREWITH~~ 10/16/02

MICHAEL J. CAVARETTA

10. *Journal of the American Medical Association*, 2000; 283: 2686-2692.

FMC 1382 PUS / .201-0222

Examiner
Initials *

Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

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"An Approach to Predicting Customer Behaviour Across Channels and Across Cultures", by Tony Houghton, University College London and BT exaCT Technologies, undated, 4 pp.

"Credit Card Fraud Detection Using Meta-Learning: Issues And Initial Results", by Salvatore J. Stolfo et al, Department of Computer Science, Columbia University, New York, New York, and Computer Science, Florida Institute of Technology, Melbourne, Florida, undated, 10 pp.

"Toward Scalable Learning with Non-uniform Class and Cost Distributions: A Case Study in Credit Card Fraud Detection", by Philip K. Chan, Computer Science, Florida Institute of Technology, Melbourne, Florida, and Salvatore J. Stolfo, Department of Computer Science, Columbia University, New York, New York, 5 pp.

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Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.